

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

1 Valuation of Security      0 Assumption of Executory Contract or Unexpired Lease      0 Lien Avoidance

Last revised: December 1, 2017

**UNITED STATES BANKRUPTCY COURT  
District of New Jersey**

In Re: **Michael S Klapkin  
Susan Klapkin**

Case No.: **18-22055**  
Judge: **Hon. Christine M. Gravelle, USBJ**

Debtor(s)

**CHAPTER 13 PLAN AND MOTIONS**

☒ Original      ☐ Modified/Notice Required      Date: **June 14, 2018**  
☒ Motions Included      ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE.

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

THIS PLAN:

☒ DOES ☐ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney **JMG**      Initial Debtor: **MSK**      Initial Co-Debtor **S K**

### Part 1: Payment and Length of Plan

a. The debtor shall pay 600.00 Monthly to the Chapter 13 Trustee, starting on July 1, 2018 for approximately 12 months, and then pay 1,750.00 Monthly to the Chapter 13 Trustee, starting on July 1, 2019 for approximately 48 months..

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future Earnings  
☒ Other sources of funding (describe source, amount and date when funds are available):  
Increase in payments effective July 1, 2019, based on reduction in expenses via elimination of auto loan expense and projected increase in income based on pending claim for disability benefits of Debtor 1.

c. Use of real property to satisfy plan obligations:

☐ Sale of real property  
Description:  
Proposed date for completion: \_\_\_\_\_

☐ Refinance of real property:  
Description:  
Proposed date for completion: \_\_\_\_\_

☒ Loan modification with respect to mortgage encumbering property:  
Description: 17 Gramercy Lane, Englishtown, NJ 07726  
Proposed date for completion: 12/31/2018

d. ☒ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

### Part 2: Adequate Protection

☒ NONE

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

### Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Justin M. Gillman, Esq.	Attorney Fees	1,000.00
Internal Revenue Service (IRS)	Taxes and certain other debts	54,806.00
State of New Jersey Division of Taxation	Taxes and certain other debts	26,000.00

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

- ☒ None  
☐ The allowed priority claims listed below are based on a domestic support obligation that has been

assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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#### Part 4: Secured Claims

##### a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
<b>M &amp; T Bank</b>	<b>17 Gramercy Lane Manalapan, NJ 07726 Monmouth County</b>	<b>72,000.00</b>	<b>0.00</b>	<b>0.00</b> <b>No distributions through Plan pending loan modification</b>	<b>4,776.00</b> <b>Contractual payment</b>

##### b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
<b>Ally Financial</b>	<b>2012 Honda CRV</b>	<b>1,100.00</b>	<b>0.00</b>	<b>1,100.00</b>	<b>587.00</b>

##### c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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##### d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☐ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
<b>PNC Bank</b>	<b>17 Gramercy Lane Manalapan, NJ 07726 Monmouth County</b>	<b>40,341.00</b>	<b>650,000.00</b>	<b>Mortgage M &amp; T Bank - 665,438.00</b>	<b>No value</b>	<b>N/A</b>	<b>0.00</b>

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender ☒ NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
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**f. Secured Claims Unaffected by the Plan ☐ NONE**

The following secured claims are unaffected by the Plan:

Creditor  
**Diamond Resorts Management, Inc.**

**g. Secured Claims to be Paid in Full Through the Plan ☒ NONE**

Creditor	Collateral	Total Amount to be Paid through the Plan
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**Part 5: Unsecured Claims ☐ NONE**

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$\_\_\_ to be distributed *pro rata*
- ☐ Not less than \_\_\_ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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**Part 6: Executory Contracts and Unexpired Leases ☒ NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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**Part 7: Motions** **NONE**

**NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens under 11 U.S.C. Section 522(f).** ☒ **NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.** ☐

**NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
<b>PNC Bank</b>	<b>17 Gramercy Lane Manalapan, NJ 07726 Monmouth County</b>	<b>40,341.00</b>	<b>650,000.00</b>	<b>Mortgage M &amp; T Bank - 665,438.00</b>	<b>-15,438.00</b>	<b>40,341.00</b>

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.** ☐ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon Confirmation  
☐ Upon Discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims

- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification** ☒ **NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: \_\_\_\_\_.

Explain below **why** the plan is being modified:

Explain below **how** the plan is being modified:

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☐ No

**Part 10 : Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☐ NONE

☒ Explain here:

**\*This plan is a step plan or has lumpsum payments as follows: \$600.00 per month for 12 months, then \$1,750.00 per month for 48 months**

Any non-standard provisions placed elsewhere in this plan are void.

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Certification.

I certify under penalty of perjury that the plan contains no non-standard provisions other than those set forth in this final paragraph.

Date	<u>June 8, 2018</u>	<u>/s/ Justin M. Gillman, Esq.</u> Justin M. Gillman, Esq. Attorney for the Debtor
Date:	<u>June 8, 2018</u>	<u>/s/ Michael S Klapkin</u> Michael S Klapkin Debtor
Date:	<u>June 8, 2018</u>	<u>/s/ Susan Klapkin</u> Susan Klapkin Joint Debtor

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

Date	<u>June 8, 2018</u>	<u>/s/ Justin M. Gillman, Esq.</u> Justin M. Gillman, Esq. Attorney for the Debtor
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I certify under penalty of perjury that the above is true.

Date:	<u>June 8, 2018</u>	<u>/s/ Michael S Klapkin</u>
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**Michael S Klapkin**  
Debtor

Date: June 8, 2018

/s/ Susan Klapkin  
**Susan Klapkin**  
Joint Debtor

**Certificate of Notice Page 8 of 11**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Michael S Klapkin  
 Susan Klapkin  
 Debtors

Case No. 18-22055-CMG  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: pdf901

Page 1 of 4  
 Total Noticed: 122

Date Rcvd: Jun 28, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 30, 2018.

db/jdb  
 517591068 +Michael S Klapkin, Susan Klapkin, 17 Gramercy Lane, Manalapan, NJ 07726-8320  
 ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
 (address filed with court: American Honda Finance, 201 Little Falls Dr,  
 Wilmington, DE 19808)  
 517591069 +Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540  
 517591071 +Amex, P.O. Box 981537, El Paso, TX 79998-1537  
 517591076 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank Of America, Attn: Bankruptcy, Po Box 982238,  
 El Paso, TX 79998)  
 517591073 +Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413  
 517591081 +Barneys Ny, Po Box 326, Lyndhurst, NJ 07071-0326  
 517591083 +Capl/saks, 140 W Industrial Dr, Elmhurst, IL 60126-1602  
 517591088 +Capital One / Saks F, 3455 Highway 80 W, Jackson, MS 39209-7202  
 517591089 +Centra State Medical Center, 901 West Main Street, Freehold, NJ 07728-2549  
 517591090 Central Jersey Emerg Medicine Assoc PC, PO Box 808, Grand Rapids, MI 49518-0808  
 517591091 +Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298  
 517591096 +Chase Card Services, Po Box 15298, Wilmington, DE 19850-5298  
 517591102 +ChaseHealthAdvance, Po Box 15298, Wilmington, DE 19850-5298  
 517591101 +ChaseHealthAdvance, Attn: Bankruptcy, 1717 Hermitage Blvd Ste 101,  
 Tallahassee, FL 32308-7709  
 517591104 +Citibank, 1000 Technology Dr, O Fallon, MO 63368-2239  
 517591103 +Citibank, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034  
 517591106 +Citibank/Exxon Mobile, Po Box 6497, Sioux Falls, SD 57117-6497  
 517591105 +Citibank/Exxon Mobile, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034  
 517591108 +Citibank/Sears, Po Box 6283, Sioux Falls, SD 57117-6283  
 517591107 +Citibank/Sears, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034  
 517591110 +Citibank/Shell Oil, Po Box 6497, Sioux Falls, SD 57117-6497  
 517591109 +Citibank/Shell Oil, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034  
 517591112 +Citibank/Sunoco, Po Box 6497, Sioux Falls, SD 57117-6497  
 517591111 +Citibank/Sunoco, Citibank Corp/Centralized Bankruptcy, Po Box 790034,  
 St Louis, MO 63179-0034  
 517591114 +Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497  
 517591113 +Citibank/The Home Depot, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034  
 517591116 +Citicards, Po Box 6241, Sioux Falls, SD 57117-6241  
 517591115 +Citicards, Citicorp Credit Services/Attn: Centraliz, Po Box 790040,  
 Saint Louis, MO 63179-0040  
 517591124 ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577  
 (address filed with court: Dell Financial Services LLC, 1 Dell Way, Round Rock, TX 78682)  
 517591125 +Diamond Resorts Management, Inc., 10600 West Charleston Blvd., Las Vegas, NV 89135-1014  
 517591126 Diamond Resorts U.S. Collection, PO Box 8526, Pompano Beach, FL 33075-8526  
 517591129 Equifax, P.O. Box 740241, Atlanta, GA 30374-0241  
 517591130 +Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037  
 517591133 +Golden Valley Lending, 635 East Hwy 20 E, Upper Lake, CA 95485-8793  
 517591135 +Gulf Oil, Po Box 15410, Amarillo, TX 79105-5410  
 517591141 +J. Alvarado Landscaping, 334 Washington Street, Perth Amboy, NJ 08861-3349  
 517591142 ++JERSEY CENTRAL POWER AND LIGHT COMPANY, BUILDING 3, 331 NEWMAN SPRINGS ROAD,  
 RED BANK NJ 07701-6771  
 (address filed with court: Jersey Central Power and Light, P.O. Box 3687,  
 Akron, OH 44309-3687)  
 517591143 +KML Law Group, PC, 216 Haddon Avenue, Suite 406, Collingswood, NJ 08108-2812  
 517591156 +MMG Anesthesia, 222 Schanck Road, Freehold, NJ 07728-3068  
 517591155 +MidAmerica Bank & Trust Company, 5109 S Broadband Lane, Sioux Falls, SD 57108-2208  
 517591154 +MidAmerica Bank & Trust Company, Attn: Bankruptcy, Po Box 400, Dixon, MO 65459-0400  
 517591157 +Monmouth County Sheriff's Office, 2500 Kozloski Rd, Freehold, NJ 07728-4424  
 517591160 +North Cash Collections Department, North Star Finance, LLC., P.O. Box 498,  
 Hays, MT 59527-0498  
 517591161 +Oliphant Financial, 1800 Second st, Ste., 603, Sarasota, FL 34236-5990  
 517591167 +PNC Bank, Attn: Bankruptcy Department, Po Box 94982: Mailstop Br-Yb58-01-5,  
 Cleveland, OH 44101-4982  
 517591168 +PNC Bank, 1 Financial Pkwy, Kalamazoo, MI 49009-8002  
 517591166 +PayPal Credit, PO Box 105658, Atlanta, GA 30348-5658  
 517591169 Princeton Medical Group PA, 419 North Harrison Street, Princeton, NJ 08540-3594  
 517591171 +Santander Consumer USA, 2208 Highway 121 Ste 100, Bedford, TX 76021-5981  
 517591170 +Santander Consumer USA, Santander Consumer USA, Po Box 961245, Fort Worth, TX 76161-0244  
 517591172 +State of New Jersey Division of Taxation, Revenue Processing Center, PO Box 111,  
 Trenton, NJ 08645-0111  
 517591174 +Synchb/county Tv & Appl, C/o P.o. Box 965036, Orlando, FL 32896-0001  
 517591200 +Thom/atls/fortiva Mc, 5 Concourse Pkwy, Atlanta, GA 30328-5350  
 517591201 TransUnion, P.O. Box 2000, Crum Lynne, PA 19022  
 517591202 Universal Service Company, 307 Wall St., Princeton, NJ 08540-1515  
 517591203 Vital Recovery Services, LLC, P.O. Box 923748, Peachtree Corners, GA 30010-3748



District/off: 0312-3

User: admin  
Form ID: pdf901

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Total Noticed: 122

Date Rcvd: Jun 28, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Jun 28 2018 21:40:58	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 28 2018 21:40:58	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517591067	E-mail/Text: ebnbankruptcy@ahm.honda.com Jun 28 2018 21:41:00	American Honda Finance, Attn: Bankruptcy, Po Box 168088, Irving, TX 75016
517591065	+E-mail/Text: ally@ebn.phinsolutions.com Jun 28 2018 21:40:45	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
517591066	+E-mail/Text: ally@ebn.phinsolutions.com Jun 28 2018 21:40:45	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
517591086	E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jun 28 2018 21:48:37	Capital One, 15000 Capital One Dr, Richmond, VA 23238
517591082	+E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jun 28 2018 21:48:37	Capl/saks, Capital One Retail Svcs/Attn: Bankruptcy, Po Box 30258, Salt Lake City, UT 84130-0258
517591084	+E-mail/Text: cms-bk@cms-collect.com Jun 28 2018 21:40:51	Capital Management Services LP, 698 1/2 South Ogden Street, Buffalo, NY 14206-2317
517591085	+E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jun 28 2018 21:48:47	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517591087	+E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jun 28 2018 21:48:37	Capital One / Saks F, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517591117	+E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jun 28 2018 21:40:55	Comenity Bank/Ann Taylor, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
517591118	+E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jun 28 2018 21:40:55	Comenity Bank/Ann Taylor, Po Box 182789, Columbus, OH 43218-2789
517591119	+E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jun 28 2018 21:40:55	Comenity Bank/fortunof, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
517591120	+E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jun 28 2018 21:40:56	Comenity Bank/fortunof, Po Box 182789, Columbus, OH 43218-2789
517591121	+E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jun 28 2018 21:40:56	Comenitycb/barneys, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
517591122	+E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jun 28 2018 21:40:56	Comenitycb/barneys, Po Box 182120, Columbus, OH 43218-2120
517591128	E-mail/Text: mrdiscen@discover.com Jun 28 2018 21:40:45	Discover Financial, Po Box 15316, Wilmington, DE 19850
517603326	E-mail/Text: mrdiscen@discover.com Jun 28 2018 21:40:45	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517591127	+E-mail/Text: mrdiscen@discover.com Jun 28 2018 21:40:45	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
517591131	+E-mail/Text: GenesisFS@ebn.phinsolutions.com Jun 28 2018 21:41:07	Genesis Bankcard Services, Po Box 4477, Beaverton, OR 97076-4401
517591132	+E-mail/Text: GenesisFS@ebn.phinsolutions.com Jun 28 2018 21:41:08	Genesis Bankcard Services, Po Box 4499, Beaverton, OR 97076-4499
517591134	+E-mail/Text: collections@greentrustcash.com Jun 28 2018 21:41:04	Green Trust Cash, P.O. Box 340, Hays, MT 59527-0340
517591136	+E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jun 28 2018 21:40:56	Gulf Oil, 8035 Quivira Rd Ste 100, Lenexa, KS 66215-2746
517591138	+E-mail/Text: camanagement@mtb.com Jun 28 2018 21:40:51	Hudson City Savings Ba, West 80 Century Road, Paramus, NJ 07652-1437
517591137	+E-mail/Text: camanagement@mtb.com Jun 28 2018 21:40:51	Hudson City Savings Ba, Hudson City Savings Bank, 80 W Century Road, Paramus, NJ 07652-1437
517591139	E-mail/Text: cio.bncmail@irs.gov Jun 28 2018 21:40:49	Internal Revenue Service (IRS), Department of Treasury, P.O. Box 7346, Philadelphia, PA 19101-7346
517591144	+E-mail/Text: bnckohlsnotices@becket-lee.com Jun 28 2018 21:40:47	Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
517591145	+E-mail/Text: bnckohlsnotices@becket-lee.com Jun 28 2018 21:40:47	Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
517591146	+E-mail/Text: bk@lendingclub.com Jun 28 2018 21:41:02	Lending Club Corp, 71 Stevenson St, Suite 300, San Francisco, CA 94105-2985
517591147	+E-mail/Text: bk@lendingclub.com Jun 28 2018 21:41:02	Lending Club Corp, 71 Stevenson, San Francisco, CA 94105-2985
517591149	E-mail/Text: camanagement@mtb.com Jun 28 2018 21:40:51	M & T Bank, 1 Fountain Plz, Buffalo, NY 14203
517591148	E-mail/Text: camanagement@mtb.com Jun 28 2018 21:40:51	M & T Bank, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240
517591153	+E-mail/Text: bkr@cardworks.com Jun 28 2018 21:40:44	Merrick Bank/CardWorks, 101 Crossways Park Dr W, Woodbury, NY 11797-2020
517591150	+E-mail/Text: bkr@cardworks.com Jun 28 2018 21:40:44	Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
517591152	+E-mail/Text: bkr@cardworks.com Jun 28 2018 21:40:44	Merrick Bank/CardWorks, Po Box 9201, Old Bethpage, NY 11804-9001
517591158	+E-mail/Text: bnc@nordstrom.com Jun 28 2018 21:40:48	Nordstrom FSB, Attn: Bankruptcy Department, Po Box 6555, Englewood, CO 80155-6555
517591159	+E-mail/Text: bnc@nordstrom.com Jun 28 2018 21:40:48	Nordstrom FSB, 13531 E Caley Ave, Englewood, CO 80111-6505

District/off: 0312-3

User: admin  
Form ID: pdf901

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Total Noticed: 122

Date Rcvd: Jun 28, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517591162 +E-mail/PDF: cbp@onemainfinancial.com Jun 28 2018 21:48:45 OneMain Financial,  
Attn: Bankruptcy, 601 Nw 2nd Street, Evansville, IN 47708-1013  
517591164 +E-mail/PDF: cbp@onemainfinancial.com Jun 28 2018 21:48:44 OneMain Financial, Po Box 1010,  
Evansville, IN 47706-1010  
517591165 +E-mail/PDF: cbp@onemainfinancial.com Jun 28 2018 21:48:35 Onemain Financial,  
6801 Colwell Blvd, Irving, TX 75039-3198  
517591163 +E-mail/PDF: cbp@onemainfinancial.com Jun 28 2018 21:48:24 Onemain Financial,  
Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251  
517591175 +E-mail/PDF: gecsedirecoverycorp.com Jun 28 2018 21:48:46 Synchb/Indepndnt Furniture,  
Po Box 965064, Orlando, FL 32896-5064  
517591176 +E-mail/PDF: gecsedirecoverycorp.com Jun 28 2018 21:48:46 Synchb/Indepndnt Furniture,  
C/o Po Box 965036, Orlando, FL 32896-0001  
517591177 +E-mail/PDF: gecsedirecoverycorp.com Jun 28 2018 21:48:25 Synchb/Lord & Taylor,  
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
517591178 +E-mail/PDF: gecsedirecoverycorp.com Jun 28 2018 21:48:26 Synchb/Lord & Taylor,  
Po Box 965015, Orlando, FL 32896-5015  
517591179 +E-mail/PDF: gecsedirecoverycorp.com Jun 28 2018 21:48:36 Synchb/worldwide Wholes,  
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
517591180 +E-mail/PDF: gecsedirecoverycorp.com Jun 28 2018 21:48:36 Synchb/worldwide Wholes,  
C/o Po Box 965036, Orlando, FL 32896-0001  
517593492 +E-mail/PDF: gecsedirecoverycorp.com Jun 28 2018 21:48:25 Synchrony Bank,  
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
517591181 +E-mail/PDF: gecsedirecoverycorp.com Jun 28 2018 21:48:36 Synchrony Bank/Banana Republic,  
Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060  
517591182 +E-mail/PDF: gecsedirecoverycorp.com Jun 28 2018 21:48:25 Synchrony Bank/Banana Republic,  
Po Box 965005, Orlando, FL 32896-5005  
517591183 +E-mail/PDF: gecsedirecoverycorp.com Jun 28 2018 21:48:36 Synchrony Bank/Brook Brothers,  
Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060  
517591185 +E-mail/PDF: gecsedirecoverycorp.com Jun 28 2018 21:48:26 Synchrony Bank/Brook Brothers,  
Po Box 965005, Orlando, FL 32896-5005  
517591188 +E-mail/PDF: gecsedirecoverycorp.com Jun 28 2018 21:48:36 Synchrony Bank/HH Gregg,  
C/o Po Box 965036, Orlando, FL 32896-0001  
517591187 +E-mail/PDF: gecsedirecoverycorp.com Jun 28 2018 21:48:46 Synchrony Bank/HH Gregg,  
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
517591189 +E-mail/PDF: gecsedirecoverycorp.com Jun 28 2018 21:48:36 Synchrony Bank/Linen N' Things,  
Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060  
517591190 +E-mail/PDF: gecsedirecoverycorp.com Jun 28 2018 21:48:36 Synchrony Bank/Linen N' Things,  
Po Box 965005, Orlando, FL 32896-5005  
517591191 +E-mail/PDF: gecsedirecoverycorp.com Jun 28 2018 21:48:46 Synchrony Bank/Lowes,  
Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060  
517591192 +E-mail/PDF: gecsedirecoverycorp.com Jun 28 2018 21:48:46 Synchrony Bank/Lowes,  
Po Box 965005, Orlando, FL 32896-5005  
517591193 +E-mail/PDF: gecsedirecoverycorp.com Jun 28 2018 21:48:46 Synchrony Bank/PC Richard,  
Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060  
517591195 +E-mail/PDF: gecsedirecoverycorp.com Jun 28 2018 21:48:46 Synchrony Bank/PC Richard,  
C/o Po Box 965036, Orlando, FL 32896-0001  
517591197 +E-mail/PDF: gecsedirecoverycorp.com Jun 28 2018 21:48:26 Synchrony Bank/Walmart,  
Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060  
517591198 +E-mail/PDF: gecsedirecoverycorp.com Jun 28 2018 21:48:46 Synchrony Bank/Walmart,  
Po Box 965024, Orlando, FL 32896-5024  
517591199 +E-mail/Text: jonathan.bochese@taxdefensenetwork.com Jun 28 2018 21:41:05  
Tax Defense Network, 9000 Soutside Blvd, Building 100, 10th Floor,  
Jacksonville, FL 32256-0792  
517591205 +E-mail/Text: vci.bkcy@vwcredit.com Jun 28 2018 21:41:00 Volkswagen Credit, Inc,  
1401 Franklin Blvd, Libertyville, IL 60048-4460  
517591204 +E-mail/Text: vci.bkcy@vwcredit.com Jun 28 2018 21:41:00 Volkswagen Credit, Inc, Po Box 3,  
Hillsboro, OR 97123-0003

TOTAL: 65

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517591070\* +Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540  
517591072\* +Amex, P.O. Box 981537, El Paso, TX 79998-1537  
517591080\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank Of America, Po Box 982238, El Paso, TX 79998)  
517591077\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank of America, Po Box 982238, El Paso, TX 79998)  
517591078\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank of America, Po Box 982238, El Paso, TX 79998)  
517591079\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank of America, Po Box 982238, El Paso, TX 79998)  
517591074\* +Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413  
517591075\* +Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413  
517591092\* +Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298  
517591093\* +Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298  
517591094\* +Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298  
517591095\* +Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298  
517591097\* +Chase Card Services, Po Box 15298, Wilmington, DE 19850-5298  
517591098\* +Chase Card Services, Po Box 15298, Wilmington, DE 19850-5298

District/off: 0312-3

User: admin  
Form ID: pdf901

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Total Noticed: 122

Date Rcvd: Jun 28, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

517591099\* +Chase Card Services, Po Box 15298, Wilmington, DE 19850-5298  
517591100\* +Chase Card Services, Po Box 15298, Wilmington, DE 19850-5298  
517591123\* +DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577  
(address filed with court: Dell Financial Services LLC, Attn: President/CEO, Po Box 81577,  
Austin, TX 78708)  
517591140\* Internal Revenue Service (IRS), Department of Treasury, P.O. Box 7346,  
Philadelphia, PA 19101-7346  
517591151\* +Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001  
517591173\* +State of New Jersey Division of Taxation, Revenue Processing Center, PO Box 111,  
Trenton, NJ 08645-0111  
517591184\* +Synchrony Bank/Brook Brothers, Attn: Bankruptcy Dept, Po Box 965060,  
Orlando, FL 32896-5060  
517591186\* +Synchrony Bank/Brook Brothers, Po Box 965005, Orlando, FL 32896-5005  
517591194\* +Synchrony Bank/PC Richard, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060  
517591196\* +Synchrony Bank/PC Richard, C/o Po Box 965036, Orlando, FL 32896-0001  
TOTALS: 0, \* 24, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 30, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 28, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Justin M Gillman on behalf of Joint Debtor Susan Klapkin abgillman@optonline.net,  
r47252@notify.bestcase.com  
Justin M Gillman on behalf of Debtor Michael S Klapkin abgillman@optonline.net,  
r47252@notify.bestcase.com  
Kevin Gordon McDonald on behalf of Creditor M&T BANK kmcdonald@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5